

## ELECTRONIC TRANSACTION VERIFICATION SYSTEM

### Abstract of the Disclosure

An apparatus, method and program product receive remote identification data from an identification device (12) associated with a user account in response to initiation of an electronic transaction at a terminal (22). The identifying device communicates the remote identification data to a processing system (16), where it is compared against stored authentication data associated with the user account. The processing system (16) communicates verification to the terminal (22) if a match is determined, allowing the electronic transaction to proceed.